

Property in the Open (PITO)

Property in the Open is an item not affixed to a building. In the event of a loss, the Local Government Property Insurance Fund (Fund), our insurer, pays up to \$1,000 per item for any one item up to a maximum of \$10,000 per occurrence for any PITO within 1,000 feet of an insured building. If the PITO has a value greater than \$1,000 or is located farther than 1000 feet from a covered building it needs to be listed on our insurance policy. If there are a number of lower value items (< \$1,000) that could be damaged in any one incident, these should be added to the policy as well.

The general categories of PITO used by the insurance company are listed below. The list below is not all inclusive.

- Bleachers – Wood
- Bleachers – Aluminum
- Fencing – Chain Link Under 6 Feet
- Fencing – Chain Link, 6 Feet or Over in Height
- Fencing – Wood, Under 6 Feet in Height
- Fencing – Wood, 6 Feet and Over in Height
- Docks – Fixed Docks
- Docks – Floating Docks
- Parks – Barbecue, Steel
- Parks – Bench, Park, Aluminum
- Parks – Bench, Park, Wood
- Parks – Dumpster, Steel
- Parks – Picnic Table
- Parks – Picnic Pavilion
- Parks – Rain Shelter
- Playground Equipment – Bouncer, Animal
- Playground Equipment – Bouncer, Animal 4-Way
- Playground Equipment – Jungle Gym (Bar Climber)
- Playground Equipment – Ladder, Horizontal
- Playground Equipment – Playstructure, Indicate Small, Medium or Large
- Playground Equipment – Seesaw
- Playground Equipment – Slide, Metal
- Playground Equipment – Swing, Belt
- Playground Equipment – Swing, Animal
- Playground Equipment – Whirl
- Sports – Basketball Backstop
- Sports – Basketball Court
- Sports - Baseball Dugout
- Sports – Goal, Basketball, Single
- Sports – Tennis Court, Indicate Single Court, Two Court, etc.
- Sports – Scoreboard, Indicate Small, Medium or Large
- Sports – Swimming Pool
- Miscellaneous – Bus Shelter
- Miscellaneous – Fire Hydrant
- Miscellaneous – Foot Bridge
- Miscellaneous – Lift Station, Package
- Miscellaneous – Lighting, Outdoor
- Miscellaneous – Lighting, Street
- Miscellaneous – Parking Meters
- Miscellaneous – Retaining Wall
- Miscellaneous – Tank, Fuel Oil, Above Ground
- Miscellaneous – Tank, Fuel Oil, Below Ground
- Miscellaneous – Tank, Water, Below Ground, Steel
- Miscellaneous - Tank, Water, Below Ground, Concrete
- Miscellaneous – Tank, Water, On Ground, Steel
- Miscellaneous – Tank, Water, Elevated Aquasphere
- Miscellaneous – Tank, Water, Elevated Watersphere
- Miscellaneous – Tank, Water, Elevated Double Ellipse

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Miscellaneous – Telephone – Power Poles
Miscellaneous – Tower, Communications
Miscellaneous – Tower, Fire
Miscellaneous – Tower, Observation
Miscellaneous – Tower, Transmission Tower
Miscellaneous – Traffic Signal, Semi Actuated
Miscellaneous – Traffic Signal, Fully Actuated
Miscellaneous – Traffic Signal, Semi Actuated with Pedestrian Pushbutton
Miscellaneous – Traffic Signal, Fully Actuated with Pedestrian Pushbutton
Miscellaneous – Transformer, not portable
Other

Provide Risk Management with the following information so the item(s) can be added to our insurance policy.

Is the property owned or is the county legally obligated to insure it?

Dimension such as length, width and height are required along with construction.

Based on the PITO category the following information is needed.

Bleachers – length and number of bleachers

Lighting – length and number of light posts along with number of lanterns per post

Tanks – volume in gallons

Unit value, total value and replacement cost are required fields. If the information is available, great! If not, the appraiser will place on value on the item(s) based on his/her knowledge.